

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>	
<b>RAS Citron, LLC</b> 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor  PATRICK O. LACSINA, Esq. (PL-8985)	CASE NO.: 16-14196-MBK  CHAPTER 13  <b>Objection to Confirmation of Debtor's Chapter 13 Plan</b>
<b>In Re:</b>  <b>Karen M. Prokapus</b>    <b>Debtor.</b>	

**OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

THE BANK OF NEW YORK MELLON AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2003-2, NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2003-2 ("Secured Creditor"), by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan (DE # 10), and states as follows:

1. Debtor, Karen M. Prokapus, ("Debtor"), filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on March 7, 2016.
2. Secured Creditor holds a security interest in the Debtor's real property located at 110 JACKSON RD, BERLIN, NJ 08009-2607, by virtue of a Mortgage recorded on June 09, 2003, under Book 7062, Page 645 of the Public Records of Camden County, NJ. Said Mortgage secures a Note in the amount of \$78,710.00.
3. The Debtor filed a Chapter 13 Plan on March 21, 2016.
4. The Plan includes payments toward the Note and Mortgage with Secured Creditor, however the figures used by the Debtor are inaccurate. It is anticipated that Secured Creditor's claim will show the pre-petition arrearage due Secured Creditor is \$2,420.52,

whereas the Plan fails to state an arrearage amount. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Secured Creditor objects to any plan which proposes to pay it anything less than \$2,420.52 as the pre-petition arrearage over the life of the plan.

**WHEREFORE**, Secured Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

RAS Citron, LLC  
Attorney for Secured Creditor  
130 Clinton Road, Suite 202  
Fairfield, NJ 07004  
Telephone Number 973-575-0707

By: /s/PATRICK O. LACSINA  
PATRICK O. LACSINA, Esquire  
NJ Bar Number: PL-8985

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>	
<b>RAS Citron, LLC</b> 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor  PATRICK O. LACSINA, Esq. (PL-8985)	CASE NO.: 16-14196-MBK  CHAPTER 13  <b>Objection to Confirmation of Debtor's Chapter 13 Plan</b>
<b>In Re:</b>  <b>Karen M. Prokapus</b>  <b>Debtor.</b>	

**CERTIFICATION OF SERVICE**

1. I, Patrick O. Lacsina, represent THE BANK OF NEW YORK MELLON AS TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2003-2, NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2003-2 in this matter.
2. On 7/21/2016, I caused a copy of the following pleadings and/or documents to be sent to the parties listed in the chart below.
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

7/21/2016

RAS Citron, LLC  
Attorney for Secured Creditor  
130 Clinton Road, Suite 202  
Fairfield, NJ 07004  
Telephone Number 973-575-0707

By: /s/PATRICK O. LACSINA  
PATRICK O. LACSINA, Esquire  
NJ Bar Number: PL-8985

Name and Address of Party Served	Relationship of Party to Case	Mode of Service
Robert Manchel Law Office of Robert Manchel Executive Center of Greentree One Eves Drive, Suite 111 Marlton, NJ 08053	Debtor(s) Attorney	<input type="checkbox"/> Hand Delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-Mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by court*)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Trustee	<input type="checkbox"/> Hand Delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-Mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by court*)
Karen M. Prokapus 32 High Point Drive Medford, NJ 08055 BURLINGTON-NJ	Debtor(s)	<input type="checkbox"/> Hand Delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-Mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by court*)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.